

Jc639 U.S. PTO
04/26/99

jc525 U.S. PTO
09/298889
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File No. (20619)

Sir:

INVENTOR(S): Ravi Ganesan

FOR: ELECTRONIC BILL PRESENTMENT AND/OR PAYMENT CLEARINGHOUSE

Enclosed are:

- ☒ 57 pages of specification, claims, abstract
☐ Declaration & Power of Attorney.
☐ Priority Claimed
☒ 15 sheets of informal drawing.
☐ An assignment of the invention to _____
and the assignment recordation fee.
☐ Certified copy of _____
☐ An associate power of attorney.
☒ Information Disclosure Statement, Form PTO-1449 and reference.

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